

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JANET M BISHOP

Debtor(s)

Case No. 09-15653

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/30/2012.
- 5) The case was converted on 08/17/2012.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,587.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,274.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$20,274.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,230.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,026.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,256.88

Attorney fees paid and disclosed by debtor: \$1,270.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AMCA	Unsecured	47.04	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	901.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	8,050.00	8,050.39	8,050.39	605.17	0.00
CAPITAL ONE NA	Unsecured	573.00	622.00	622.00	41.72	0.00
CHASE BANK USA	Unsecured	350.00	385.44	385.44	18.11	0.00
CITIBANK	Unsecured	15,190.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	13,823.85	7,772.32	7,772.32	7,772.32	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
DEERFIELD HEALTH WORKS	Unsecured	54.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Secured	1,000.00	1,000.00	1,000.00	555.36	60.34
EAST BAY FUNDING	Unsecured	NA	919.79	919.79	61.69	0.00
EAST BAY FUNDING	Unsecured	9,123.00	9,414.31	9,414.31	707.75	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,008.00	1,000.91	1,000.91	67.13	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	31,727.00	32,503.02	32,503.02	2,443.51	0.00
EVANSTON NORTHWESTERN HEALTH	Unsecured	1,306.97	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	6,731.00	6,238.18	6,238.18	3,818.36	369.11
FIRST MIDWEST BANK	Secured	750.00	0.00	0.00	0.00	0.00
FIRST MIDWEST BANK	Secured	0.00	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	4,473.00	4,625.43	4,625.43	347.73	0.00
GEMB	Unsecured	1,610.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,610.00	1,614.33	1,614.33	108.27	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	578.00	604.51	604.51	40.55	0.00
QUEST DIAGNOSTICS	Unsecured	47.04	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,772.32	\$7,772.32	\$0.00
Debt Secured by Vehicle	\$6,238.18	\$3,818.36	\$369.11
All Other Secured	\$1,000.00	\$555.36	\$60.34
TOTAL SECURED:	\$15,010.50	\$12,146.04	\$429.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,740.13	\$4,441.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,256.88</u>	
Disbursements to Creditors	<u>\$17,017.12</u>	
TOTAL DISBURSEMENTS :		<u>\$20,274.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/06/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.